

Information to identify the case:

Debtor 1	<u>Matthew H Langham</u>	Social Security number or ITIN	xxx-xx-9189
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Terri Langham</u>	Social Security number or ITIN	xxx-xx-3735
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-70020-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew H Langham

Terri Langham

6/18/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Matthew H Langham
Terri Langham
Debtors

Case No. 22-70020-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Jun 18, 2025

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew H Langham, Terri Langham, PO Box 81, Plumville, PA 16246-0081
15454411	+ Indiana Regional Medical Center, 835 Hospital Rd, Indiana, PA 15701-3629

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 19 2025 04:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: JEFFERSONCAP.COM	Jun 19 2025 04:16:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ EDI: PRA.COM	Jun 19 2025 04:16:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15454401	+ Email/Text: bankruptcynotices@aarons.com	Jun 19 2025 00:38:00	Aaron's Sales & Lease, 2020 Shelly Drive, Indiana, PA 15701-2388
15447945	+ Email/Text: bankruptcynotices@aarons.com	Jun 19 2025 00:38:00	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
15447946	+ Email/Text: caineweiner@ebn.phinsolutions.com	Jun 19 2025 00:38:15	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15454404	EDI: CAPITALONE.COM	Jun 19 2025 04:16:00	Capital One, 1500 Capital One Drive, Richmond, VA 23238
15447947	+ EDI: JPMORGANCHASE	Jun 19 2025 04:16:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
15447948	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 19 2025 00:38:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15454407	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 19 2025 01:08:24	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15447949	+ Email/Text: info@financesysteminc.com	Jun 19 2025 00:38:00	Finance System, Inc., Attn: Bankruptcy, 5703 National Road East, Richmond, IN 47374-2619
15447950	+ EDI: BLUESTEM	Jun 19 2025 04:16:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

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15463738	EDI: JEFFERSONCAP.COM	Jun 19 2025 04:16:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15447952	EDI: JEFFERSONCAP.COM	Jun 19 2025 04:16:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15447953	+ Email/Text: bankruptcynotices@keybridgemed.com	Jun 19 2025 00:38:00	KeyBridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15454697	+ Email/Text: bankruptcynotices@keybridgemed.com	Jun 19 2025 00:38:00	KeyBridge Medical Revenue Care, PO Box 1568, Lima, OH 45802-1568
15447954	Email/Text: bk@lendmarkfinancial.com	Jun 19 2025 00:37:00	Lendmark Financial Service, 1735 North Brown Road, Suite 300, Lawenceville, GA 60043
15459091	Email/Text: bk@lendmarkfinancial.com	Jun 19 2025 00:37:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
15449369	Email/PDF: resurgentbknotifications@resurgent.com	Jun 19 2025 01:08:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15454415	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 19 2025 01:09:39	Lvnv Funding Llc, C/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15447955	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 19 2025 00:38:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15447956	+ Email/Text: angela.abreu@northwest.com	Jun 19 2025 00:37:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15447957	+ EDI: AGFINANCE.COM	Jun 19 2025 04:16:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15469730	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 19 2025 00:39:00	OneMain Financial Group, LLC, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
15461187	Email/Text: perituspendrick@perituservices.com	Jun 19 2025 00:37:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15447958	EDI: PRA.COM	Jun 19 2025 04:16:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15453848	EDI: PENNDEPTREV	Jun 19 2025 04:16:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15454420	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jun 19 2025 00:37:00	Progressive Insurance, 6300 Wilson Mills Rd, Cleveland, OH 44143-2182
15454422	+ EDI: SYNC	Jun 19 2025 04:16:00	SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001
15447959	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 19 2025 00:39:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15448043	^ MEBN	Jun 19 2025 00:24:21	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15447960	+ Email/Text: bankruptcydepartment@tsico.com	Jun 19 2025 00:39:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15464772	EDI: AIS.COM	Jun 19 2025 04:16:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OneMain Financial Group, LLC
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15454402	*+	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
15454403	*+	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15454405	*+	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
15454406	*+	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15454408	*+	Finance System, Inc., Attn: Bankruptcy, 5703 National Road East, Richmond, IN 47374-2619
15454409	*+	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15454410	*+	Holiday Financial Serv, 2340 Warren Rd Ste 205, Indiana, PA 15701-2413
15575877	*+	Indiana Regional Medical Center, 835 Hospital Road, Indiana, PA 15701-3629
15454412	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15454413	*+	KeyBridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15454414	*P++	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434, address filed with court:, Lendmark Financial Service, 1735 North Brown Road, Suite 300, Lawrenceville, GA 60043
15454416	*+	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15454417	*+	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15454418	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15454419	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15454421	*+	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15454423	*+	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15447951	###	Holiday Financial Serv, 2340 Warren Rd Ste 205, Indiana, PA 15701-2413

TOTAL: 1 Undeliverable, 19 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor OneMain Financial Group LLC dcarlon@kmlawgroup.com
Lawrence Willis	on behalf of Joint Debtor Terri Langham ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence Willis	on behalf of Debtor Matthew H Langham ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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